MetLife | Critical Illness Insurance

How to file a critical illness claim

Whether you have a heart attack,[1] stroke,[2] or one of many other common covered events, take care of yourself first. Then, easily file your claim at mybenefits.metlife.com

1 Submit a critical illness claim

Choose the route that's comfortable for you:

- Visit mybenefits.metlife.com
  Go to the Claims Center to submit your claim online or to download/submit a claims form.
- Call MetLife at **866-626-3705**
  Request a claims form to submit it, along with your documents, via mail. (Mon – Fri, 8:00 am – 8:00 pm ET)

2 Meet your designated Critical Illness Claim Advocate

1-4 days after your claim has been submitted, a MetLife Claim Advocate will reach out by phone or email to help gather information from your doctor and be a source of support throughout the process.

Here's how they can help:

- Order medical information on your behalf
- Offer important status updates about your claim
- Answer any questions about claim status

3 Receive your lump-sum cash benefit payment

Approved claims will be paid directly to you, 7 – 10 business days[3] after approval, and can be spent on anything from co-pays to food delivery.

What happens after my claim is submitted?

1. A MetLife Claim Advocate will review your information and reach out in 1-4 days.
2. They'll gather information from your doctor and keep your claim moving.
3. Payments will be received 7–10 business days after approval.[3]

We're here to answer any questions at 866-626-3705, (Mon – Fri, 8:00 am – 8:00 pm ET)

Common covered illnesses

- Heart attack[1]
- Stroke[2]
- Cancer[4]
- Kidney failure
- Coronary artery bypass[5]
- Major organ transplants[6]

Your benefits info, online

Register at mybenefits.metlife.com to easily access:

- 24/7 Claim filing
- Claim status, history, and payments
- Your Certificate of Insurance (Plan details)
- Direct deposit setup
- Notifications from MetLife
- Downloadable forms and more

Learn more by scanning the code or visiting: **mybenefits.metlife.com**

Read your Certificate of Insurance carefully

Before submitting, please review the covered services and benefits under your plan in your MetLife Certificate of Insurance.

Your Certificate of Insurance is available in Certificate Details on **mybenefits.metlife.com**

1. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
2. In certain states, the covered condition is Severe Stroke.
3. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim — no missing information requiring additional follow-up with the subscriber. It generally takes 10 business days to process "clean" claims.
4. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife's Issue Age CII is guaranteed renewable, and may include a Benefit Reduction Due to Age provision. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

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